



THE SLEEVES ARE SOMETIMES MADE LARGER BY PANELS OF CONTRASTING COLOR AT THE SHOULDER.

## THE FINE EASTER DRESS PARADE

Long Coats Will Fall Over Skirts Trimmed With Lace.

APPLIQUES OF VELVET AND LACE

Large Round Hats, Trimmed High are Worn With Big Loose Pichus Under the Chin—Colors Will be the "Faded" Tones.

PARIS, March 8.—This year's Easter dress parade will be more gorgeous than ever, for the materials that are now being busily fashioned by the deft fingers of the finest modistes of the world are more brilliantly beautiful than they have been for many previous seasons.

And what will she wear when on Easter parade, the woman of fashion? From her head to her heels she will be dressed in the new modes; and of what will they consist?

Her hat, if she be mindful of the changing styles, will be large and round and tall. This applies to all hats, from the velvet toques to the large round hats which are in vogue again. If it be a toque, she will wear it much puffed in the crown, so as to stand above her head well; and topping the toque will be a large, bushy plume, and smartly stiff ostrich quills. The snug, close little hat is well nigh gone out. The new hats are tall, though not peaked, but just built up by trimmings. If her hat be a round one you will notice that it is well built up with straw, that its brim is broad and thick, that its trimmings are massed, and that it looks heavy, though it is not necessarily so.

HER HAT. In the English walking hats you see

nery. All hair is pretty if it is kept well dressed and shining; the fashion is for a brilliant sheen which is beautiful in the sunlight. To get this sheen the hair must be kept free from dust and must be brushed often. When dressing at draw it light, allowing the hair to fall in natural waves if it will.

HER COAT. The coat of the Easter girl will differ as widely as the girl herself offers types of prettiness to the beholder. The long coat is more fashionable than ever, either long and straight or shaped at the back. The English tailors who are responsible for the long coat declare that the straight box was never intended for the street, being meant only for driving. The long Princess and the new ulster are for walking.

The bolero is in with renewed beauty, and is more popular than ever. It is as becoming to all figures; it makes the lean plump and has a tendency to make the thick-waisted person look more slender. Coming as it does only to the waistline, it adds to the bust without adding to the hips, a fact for which it has earned the grateful remembrance of stout persons.

The new boleros are, some of them, double-breasted, buttoning with two hands, some buttons nearly under the arm. Lapels of contrasting color are worn and are often adjustable, different sets being worn with each bolero.

The Eton, which is so closely related to the handy little bolero, has far departed from its English model. You see the so-called Eton cut high in the back, almost in a curve, showing the belt and part of the waist. You see it dipping in front below the waist-line, double-breasted and sporting wonderfully embroidered lapels.

Shirt waists are made with boleros and white muslin shirt waists have dainty little embroidered bolero fronts.

The new reefer will be very short and open in front, with the edges not quite meeting. It will be well fitted to the figure so as to hold its place waives. Tiny hooks are often used to fasten this reefer on the under side to the bodice so that it will keep its place well.

There is another new reefer which might be more properly called an Eton. It is cut off square in front, just below the waist-line, and is just long enough to cover the belt all the way around. This must be worn by a slender figure or it may be a trifle ugly.

### HER SKIRT.

The Easter skirt will probably be box plaited in the back. In spite of the efforts that are being made to bring the all-around box plaited skirt into fashion, it is doubtful if the design will see much use aside from the wearing which a few of the leaders of fashion will give it. It has such a shortening effect, is so trying to the figure and, incidentally, takes so much material, that it is dying a natural death, the fashionable modistes tell us. Yet the designers who sit in their studies and draw the advance fashion cuts say that they are getting out many box plaited designs in which the plait is laid all the way around the figure.

There are many devices for converting the habit back into a box plaited back. One of these is to take the skirt off the band and make it larger around by inserting a broad panel in the front. The back is then laid in a large box plait and the skirt put back upon the band. If you are fortunate enough to have more of the material you can convert the habit back into a fashionable box plaited back by simply sewing a box plait on the middle of the back, after which you slip up the back of the skirt and attach it to the back, leaving an opening for a pocket hole.

Still another device consists in shortening the skirt from the waist line, thus making it much larger around. As the habit backs were generally very long, this can be easily done. Lay the box plait in the back and sew the skirt upon the band. Now, to lengthen the skirt, set a deep knife plaiting of silk to exactly match the skirt underneath; this will give the effect of a cloth tunic above a silk skirt.

The new skirt of the Easter woman may be trimmed around the foot with a velvet applique and lace emplacements. Fringe will also be a trimming of the skirt, and as it is rather expensive, it will not be too common. Those who want "something out of the ordinary" can select a good, thick silk fringe of the new red to be used with handsome medallions of lace apply the fringe in large points, six points extending around the foot of the skirt; and in the points set medallions of lace. Underneath the lace let there be a piece of silk to match the lace.

A novelty in skirts is a skirt made with double box plaits laid very flat. Large, handsome applications in lace are laid upon the face of the box plaits

all the way from the belt to the hem. A habit back skirt of blue taffeta had the front cut entirely away. The sides were finished with scallops. A front of

blue taffeta of a lighter shade was set in the skirt. The front was box plaited and the plaits trimmed with medallions of lace.



A BODICE TRIMMING CONSISTS OF A STRAP OF DARK VELVET FINISHED AT THE SHOULDER WITH A BOW OF THE SAME.

## WESTERN ASSURANCE COMPANY OF TORONTO, CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899, OF THE CONDITION AND AFFAIRS OF THE WESTERN ASSURANCE COMPANY OF TORONTO, ORGANIZED UNDER THE LAWS OF THE PROVINCE OF CANADA, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President—HON. GEORGE A. COX.  
Secretary—C. C. FOSTER.  
Vice-President—J. J. KENNY.  
Principal Office—43 CEDAR STREET, NEW YORK.  
Organized or Incorporated, SEPTEMBER 11, 1891.  
Commenced Business—AUGUST, 1891.

ASSETS.

Loans on mortgage (first liens) upon which more than one year's interest is due..... \$20,000 00

BONDS AND STOCKS OWNED ABROAD BY THE COMPANY.

| Par Value.   | Market Value. |
|--|---------------|
| United States 4 per cent. registered bonds..... \$21,000 00                    | \$21,740 00   |
| Domestic of Canada stock, 4 per cent..... 65,350 00                            | 67,827 25     |
| Georgia State bonds, 4 1/2 per cent..... 25,000 00                             | 25,718 75     |
| City of Columbus (O.) bonds, 4 1/2 per cent..... 50,000 00                     | 51,500 00     |
| City of Toledo (O.) bonds, 4 per cent..... 50,000 00                           | 51,151 50     |
| City of Richmond (Va.) bonds, 4 per cent..... 42,000 00                        | 43,225 00     |
| City of Portland (Ore.) bonds, 5 per cent..... 30,000 00                       | 30,955 00     |
| Colorado Springs (Col.) Water Works bonds, 5 per cent..... 25,000 00           | 25,500 00     |
| Richmond County (N. Y.) bonds, 4 per cent..... 60,000 00                       | 65,400 00     |
| City of London (Ont.) debentures, 4 per cent..... 40,000 00                    | 41,380 00     |
| City of Montreal (Que.) debentures, 4 per cent..... 40,000 00                  | 50,644 20     |
| City of Toronto (Ont.) debentures, 4 per cent..... 60,000 00                   | 60,456 00     |
| City of Kingston (Ont.) debentures, 4 1/2 per cent..... 21,300 00              | 24,555 65     |
| City of Winnipeg (Man.) debentures, 4 per cent..... 14,000 00                  | 14,548 80     |
| City of Winnipeg (Man.) debentures, 5 per cent..... 10,000 00                  | 11,235 00     |
| Rechester (N. Y.) Railway Company bonds, 5 per cent..... 20,000 00             | 21,390 00     |
| Chicago, Milwaukee and St. Paul Railway bonds, 4 per cent..... 8,000 00        | 8,820 00      |
| Canadian Bank of Commerce stock..... 40,000 00                                 | 65,500 00     |
| Imperial Loan and Investment Company stock..... 23,200 00                      | 23,820 00     |
| Domestic Savings and Investment Company stock..... 15,000 00                   | 11,250 00     |
| Canadian Permanent Building Society stock..... 10,710 00                       | 13,067 85     |
| Freehold Loan and Savings Company stock..... 9,500 00                          | 7,885 00      |
| Toronto Loan and Savings Company stock..... 22,500 00                          | 25,000 00     |
| Central Canada Loan and Savings Company stock..... 20,000 00                   | 24,000 00     |
| Toronto Loan and Savings Company debentures, 4 per cent..... 74,000 00         | 74,000 00     |
| Central Canada Loan and Savings Company debentures, 4 per cent..... 120,000 00 | 120,000 00    |

Total par and market value (carried over as market value)..... \$1,167,650 00

Cash in company's principal office..... \$85 54

Cash belonging to the company deposited in bank..... 201,717 67

Gross premiums (as written in the policies) in course of collection, not more than three months due..... 223,006 83

Bills receivable, not matured, taken for fire, marine and inland risks..... 28,456 43

Aggregate amount of all assets of the company, stated at their actual value..... \$1,554,554 94

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due..... \$35,557 30

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses..... 91,890 46

Losses resisted, including interest, costs and other expenses thereon..... 5,572 80

Net amount of unpaid losses..... \$136,110 56

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,144,666 82; unearned premiums (50 per cent) of policy, \$73,077 13; unearned premiums (pro rata) received and receivable upon all unexpired marine navigation risks, \$5,083 89; unearned premiums (50 per cent) of policy, \$1,115 75 (50 per cent)..... 9,557 57

Cargo (100 per cent)..... 5,363 55

Total unearned premiums, as computed above..... 1,022,030 53

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: Commission, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection..... 32,331 52

Total amount of all liabilities, except capital stock and net surplus, Surplus beyond capital and all other liabilities..... \$1,919,472 97

Aggregate amount of all liabilities, including paid-up capital stock and net surplus..... 1,554,554 94

INCOME DURING THE YEAR.

On Fire On Marine and Inland Risks.

Gross premiums and bills in course of collection (including 1899) at close of the last previous year..... \$135,653 12

Net collected..... \$185,638 12

Gross premiums on risks written and renewed during the year..... 1,694,212 12

Deduct premiums and bills in course of collection at this date..... 273,484 50

Entire premiums collected during the year..... \$1,666,400 74

Deduct reinsurance, rebate, abatement and return premiums..... 219,773 94

Net cash actually received for premiums (carried over)..... \$1,386,626 80

Received for interest on mortgages, stocks and bonds, collateral loans, and from all other sources..... 2,110 60

Aggregate amount of income actually received during the year in cash..... \$1,702,338 97

EXPENDITURES DURING THE YEAR.

Gross amount paid for losses (including 1899) occurring in previous years..... \$309,814 38

Deduct all amounts actually received for salvage in other companies..... 26,521 02

Net amount paid during the year for losses..... \$283,293 36

Paid for commission or brokerage..... \$322,915 34

Paid for salaries, fees, and other charges on officers, clerks, agents, and all other employees..... 76,400 00

Paid for State and local taxes in this and other States..... 67,431 76

All other payments and expenditures..... 120,629 14

Aggregate amount of actual disbursements during the year, in cash..... \$1,749,323 90

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

Risks written..... \$1,973,446 00

Losses paid..... \$339,537 00

Aggregate amount of actual disbursements during the year, in cash..... \$1,633,909 00

Premiums received (gross)..... \$2,212 19

Losses paid..... \$2,377 68

Losses incurred..... 12,781 05

(Signed) J. J. KENNY, Vice-President.

(Signed) C. C. FOSTER, Secretary.

Notary Public, Dominion of Canada, Province of Ontario, County of York, Sworn to January 21, 1900, before A. R. CRELLMAN, Notary Public.

JULIUS STRAUS & SON, Agents, 1004 Main Street.

QUEEN INSURANCE COMPANY OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899, OF THE CONDITION AND AFFAIRS OF THE QUEEN INSURANCE COMPANY OF AMERICA, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President—JAMES A. MACDONALD.  
Secretary—GEORGE W. BURCHELL.  
Principal Office—43 CEDAR STREET, NEW YORK.  
Organized or Incorporated, SEPTEMBER 11, 1891.  
Commenced Business—SEPTEMBER 11, 1891.

CAPITAL.

Amount of capital stock subscribed..... \$500,000 00

Amount of capital stock paid up in cash..... 500,000 00

ASSETS.

Value of real estate owned by the company..... \$720,154 73

BONDS AND STOCKS OWNED ABROAD BY THE COMPANY.

United States Government bonds..... \$5,000 00

United States Government bonds..... 380,000 00

District of Columbia bonds..... 340,000 00

New York City Consolidated Gold Stock bonds..... 50,000 00

New York City Consolidated Gold Stock bonds..... 25,000 00

New York City Consolidated Gold Stock bonds..... 50,000 00

New York City Consolidated Gold Stock bonds..... 150,000 00

New York City Consolidated Gold Stock bonds..... 105,000 00

New York City Consolidated Gold Stock bonds..... 60,000 00

City of Brooklyn Consolidated Gold Stock bonds..... 75,000 00

City of Brooklyn Consolidated Gold Stock bonds..... 250,000 00

City of Brooklyn Consolidated Gold Stock bonds..... 155,000 00

City of Brooklyn Consolidated Gold Stock bonds..... 5,000 00

New Zealand 4 per cent. stock..... 49,000 00

Quebec 5 per cent. stock..... 29,400 00

Halifax (N. S.) 5 per cent. stock..... 60,000 00

250 shares New York and Harlem R. R. Co.'s stock..... 12,500 00

443 shares United New Jersey Railroad and Canal Co.'s stock..... 44,300 00

517 shares N. Y. Lack & Western R. R. Co.'s stock..... 51,700 00

650 shares Rome, Watertown & Ogdensburg Railroad Co.'s stock..... 65,000 00

600 shares Pittsburg, Fort Wayne & Chicago Railroad Co.'s stock..... 36,000 00

1400 shares Morris and Essex R. R. Co.'s stock..... 70,000 00

650 shares Rensselaer and Saratoga R. R. Co.'s stock..... 55,000 00

N. Y. Lack & Western, 1st Mortgage R. R. bonds..... 10,000 00

N. Y. Lack & Western, 2d Mortgage R. R. bonds..... 100,000 00

N. Y. Lack & Western, 3d Mortgage R. R. bonds..... 100,000 00

North Wisconsin, 1st Mortgage R. R. bonds..... 30,000 00

Chicago, Burlington and Quincy (Iowa Div.) Sinking Fund R. R. bonds..... 14,000 00

Chicago, Rock Island and Pacific, 1st Mortgage R. R. bonds..... 5,000 00

Chicago, Rock Island and Pacific, 2d Mortgage R. R. bonds..... 10,000 00

Chicago, Mil. & St. Paul (Dubuque Div.) 1st Mortgage R. R. bonds..... 10,000 00

Chicago, Mil. & St. Paul (Chicago Div.) 1st Mortgage R. R. bonds..... 18,000 00

Chicago, Mil. & St. Paul (Wis. & Minn. Div.) 1st Mortgage R. R. bonds..... 32,000 00

Chicago, Mil. & St. Paul (Chic. & Mo. Div.) 1st Mortgage R. R. bonds..... 30,000 00

Chicago and Northwestern Sinking Fund R. R. bonds..... 47,000 00

Pennsylvania Co., General Mortgage, R. R. bonds..... 60,000 00

Morris & Essex, 1st Consolidated Mortgage R. R. bonds..... 110,000 00

Lake Shore and Michigan Southern R. R. bonds..... 47,000 00

Chicago, St. Paul, Minn. and Omaha, Consolidated Mortgage R. R. bonds..... 25,000 00

Northern Pacific, 1st Mortgage, Lien and Land Grant, R. R. bonds..... 52,000 00

Evansville and Indianapolis R. R. bonds..... 25,000 00

Total par and market value (carried over)..... \$3,020,025 00

Cash in company's principal office..... 5,247 48

Cash belonging to the company deposited in bank..... 102,181 10

Interest due and accrued on bonds not included in market value..... 44,212 53

Interest due and accrued on bank balances..... 702 55

Gross premiums (as written in the policies) in course of collection, not more than three months due..... 217,121 52

All other property belonging to the company, viz.: Rents due and accrued, \$3,125 00; due from other companies for reinsurance on losses already paid, \$85 00..... 3,210 50

Aggregate amount of all assets of the company stated at their actual value..... \$4,022,329 04

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due..... \$58,052 77

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses..... 147,703 82

Losses resisted, including interest, costs and other expenses thereon..... 28,338 65

Total gross amount of claims for losses..... \$136,055 24

Deduct reinsurance thereon..... 44,441 29

Net amount of unpaid losses..... \$91,613 95

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,202,917 66; unearned premiums (50 per cent) of policy, \$73,077 13; unearned premiums (pro rata) received and receivable upon all unexpired marine navigation risks, \$5,083 89; unearned premiums (50 per cent) of policy, \$1,115 75 (50 per cent)..... 9,557 57

Cargo (100 per cent)..... 5,363 55

Total unearned premiums, as computed above..... 1,022,030 53

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county or other taxes and assessment, \$25,506 18; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$7,306 30; return premiums, \$19,236 75; reinsurance, \$19,236 75..... 127,721 00

Total amount of all liabilities, except capital stock and net surplus..... \$1,826,869 86

Joint-stock capital actually paid up in cash..... 500,000 00

Surplus beyond capital and all other liabilities..... 2,325,459 18

Aggregate amount of all liabilities, including paid-up capital stock and net surplus..... \$4,662,329 04

RECEIPTS DURING THE YEAR.

Gross premiums and bills unpaid at close of last year..... \$256,290 75

Deduct amount of same not collected..... 128 23

Net collected..... \$256,162 52

Gross premiums on risks written and renewed during the year..... 2,416,026 28

Total..... \$2,672,189 28

Deduct gross premiums and bills in course of collection at this date..... 224,252 55